



## First Party Property & Coverage

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### First-Party Property & Coverage Claims

Conroy Simberg is a premier insurance defense firm with more than 150 attorneys working in [11 offices](#) strategically located in Florida and Georgia. The attorneys in our first-party property and coverage practice are widely recognized throughout the insurance industry for their ability to successfully resolve and defend all types of first-party personal lines and commercial claims. Our legal team works with our clients to help them reach strategic and well-founded coverage decisions that best protect their business and financial interests.

We counsel and represent insurance carriers on all types of first-party property and coverage claims made under personal lines and commercial policies of insurance, including:

- Damages to real property and personal property
- Business interruption losses and Extra expense insurance coverage
- Assignment of benefits
- Civil authority coverage
- Claims made by mortgagees
- Excluded causes of loss, including arson and other intentional acts
- Fraudulent and/or exaggerated claims
- Material misrepresentations
- "Bad faith" claims

### Evaluations and Coverage Analysis

Our first-party property and coverage attorneys have decades of experience working in the field of insurance law and are committed to providing personalized service and attention. During an investigation, our legal team advises and assists insurance carriers to ensure that they fully understand the facts, coverage issues and potential exposures associated with the claim. Our lawyers conduct detailed and thorough Examinations Under Oath and work closely with our clients to identify and obtain the documents and information they need in order to make well-considered insurance coverage determinations.

The attorneys at our firm provide detailed first-party property and coverage opinions to our insurance industry clients. We have a comprehensive understanding of all types of insurance policies and are highly skilled in deciphering complex policy language and analyzing complex coverage issues. In addition, we offer detailed risk analyses and regularly counsel and represent insurers facing "bad faith" claims.

### Resolving Coverage Disputes Cost-Effectively

At Conroy Simberg we understand that our clients are not in the business of litigation. When an insured disagrees with a coverage determination and asserts a claim against an insurance carrier, we are committed to resolving the action as quickly and economically as possible. Our first-party property and coverage attorneys avoid lengthy litigation by negotiating settlements and using alternative dispute resolution methods, including mediation and arbitration, whenever advisable.

When disputes cannot be resolved in this manner and litigation becomes necessary, our lawyers are prepared to aggressively defend clients at all levels of the state and federal trial and appellate court system. Our legal professionals keep clients informed during all phases of litigation and collaborate with them to develop legal defenses and strategies that rapidly and successfully bring an end to the litigation process.